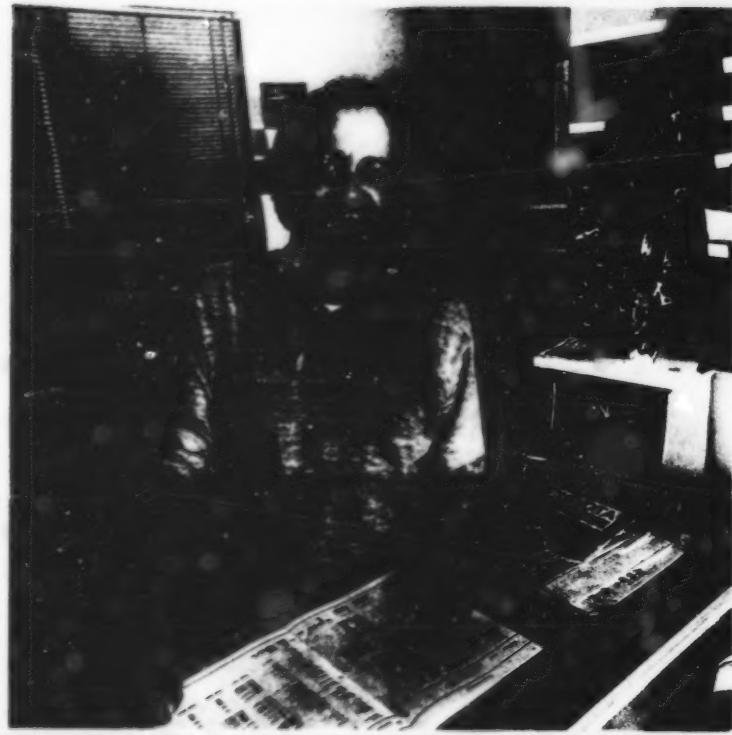


RETRAINING IS WORKING

WORKERS' COMPENSATION
BOARD OF NOVA SCOTIA



1988 ANNUAL REPORT



To His Honour

The Honourable Lloyd R. Crouse,
PC, Lieutenant-Governor of the
province of Nova Scotia

May it please your Honour:

I have the honour to submit
herewith the report of the
Workers' Compensation Board of
Nova Scotia for the year ended
December 31, 1988.

Respectfully submitted,

Ronald Russell
Minister of Labour

CHAIRMAN'S MESSAGE

1988 marked a year of continued improvement in the delivery of service to our clients and in improved administrative procedures within the Workers' Compensation Board of Nova Scotia.

These changes have come about as a direct response to concerns by injured workers for improved levels of service and from employers for equitable and fair assessment treatment.

Paramount in all of the efforts of the management of the Board have been improvements to and rationalization of services to our stakeholders.

The 1988 Annual Report shows increases in costs in a number of areas as the operations of the Board change and adapt to meet the demands of our service groups. One of the most notable increases in costs in 1988 was for compensation payments which have risen from \$23.9 million in 1987 to \$52.7 million in 1988. The bulk of this increase is due to the 1987 adjustment to our liability for outstanding claims. A downward adjustment artificially lowered compensation costs in 1987 by \$13 million thus emphasizing the year to year variance. This type of accounting adjustment is a one-time event which is not expected to recur.

In addition to the adjustment in outstanding claims liability, we experienced a substantial increase in long-term rehabilitation claims. This, combined with the natural increase in costs due to economic factors and a large increase in the duration of long term compensation cases, reflects not only the greater emphasis being placed on rehabilitation but also the providing of a more comprehensive client-oriented service.

Rehabilitation costs are anticipated to level off in 1989 and while costs were expected to rise in the short term, long term rehabilitation and pension costs are expected to decrease as a direct result of successful rehabilitation program development.

The Board is particularly pleased with its return on investments during 1988. The decision to have a number of private firms manage the Board's investments has resulted in a substantial improvement in returns.

To further enhance continued sound financial management, the Board

appointed an Executive Director of Finance and Administration to direct the management of the Finance, Administration, Human Resource, Assessment and Pension Departments.

The Board has implemented a stringent financial management strategy to address the unfunded liability portion of our pension account. While the level of unfunded liability is greater than reported in 1987, substantive reductions have been achieved resulting in positive gains towards attaining our goal of a fully funded position.

Further changes to the management of the delivery of client services are planned for 1989 as the Board prepares to meet the challenges which will evolve in planned legislative changes to the Act governing our operations.

I am confident the management structure and staff of the Board will best these challenges because of the individual personal commitment and dedication to providing a high level of service which has evolved over the past five years within the administration of the Workers' Compensation Board.

Our commitment to integrating technology in the management process and to implementing improved communications programs with our stakeholders will combine with improved financial performance and vast improvements in the Claims and Rehabilitation Departments to provide our stakeholders with one of the most efficient, affordable and accountable service delivery systems in the country.

Respectfully submitted,



R.J. Allen
Chairman & General Manager
Workers' Compensation Board of Nova Scotia



REHABILITATION

During 1988, continued emphasis was placed on the development of innovative practices and procedures to enhance the delivery of comprehensive rehabilitation programs for clients left with permanent disabilities resulting in a loss of employment.

The challenges for the Vocational Rehabilitation Services Department continue to be ones of training skill development and keeping up with the employment demands of the work force.

To ensure a cooperative approach, management developed an internal policy and procedure manual which sets specific objectives for the Board's rehabilitation program, particularly in the important areas of early referral from claims and the development of clients to suitable employment.

The employment incentive program introduced in 1987 and projected in 1987 was assessed and taken on as a permanent service in 1988. This program gives financial incentives to employers to provide disabled workers with long-term full-time employment.

Three employment officers were hired in the head office and one employment officer was hired in the regional office in Sydney to meet the demand of this program.

Additionally, the staff and administration of the Vocational Rehabilitation Services

Department was expanded to meet the demands for services created by the increasing number of referrals from the Claims Department.

Continued emphasis was placed on the development of training programs to meet the needs of the work force, particularly in the area of training for the disabled.

Subsequent progress in this area is reported in the next section.

The Vocational Rehabilitation Services Department has a long history of working with the work force to develop and

maintain the program of employment and training for the disabled.

The program has been successful in providing training and employment opportunities for the disabled.

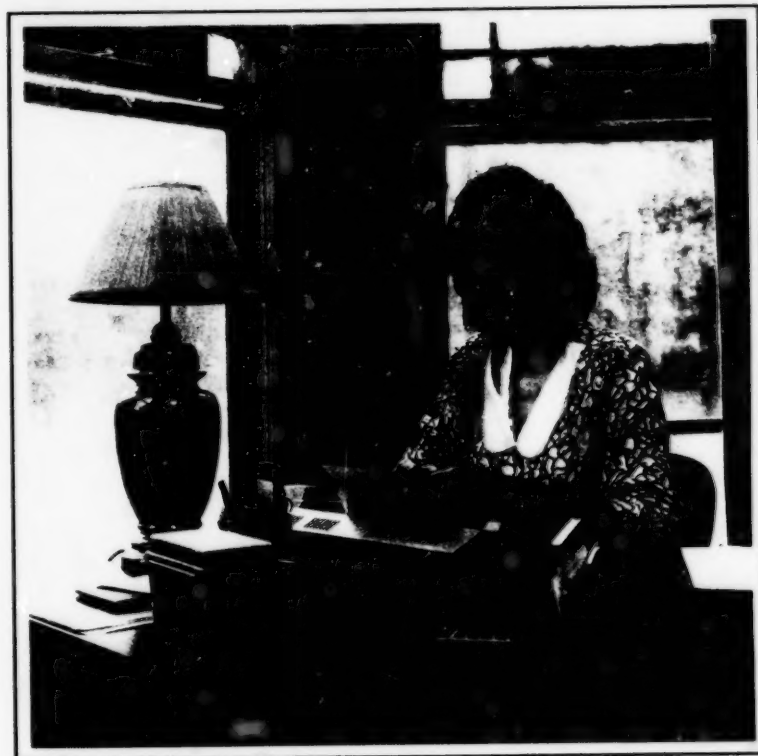
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*"It's a challenge
and through my job
I am doing
something
worthwhile."*

REHABILITATION WORKS

Marlene Burns

Marlene Burns read about the Employer Incentive Program (EIP) at the WCB and contacted Vocational Rehabilitation Services to tell her counsellor she wanted to be part of it.

She had strained her neck lifting a grocery bin and underwent sixty intense physio treatments but could not return to her job at a local grocery store.

A vocational counsellor instructed Marlene on making career choices and taught her job search techniques to help her find a job and prepare for interviews.

When she joined the EIP program, an employment counsellor referred her to interested employers.

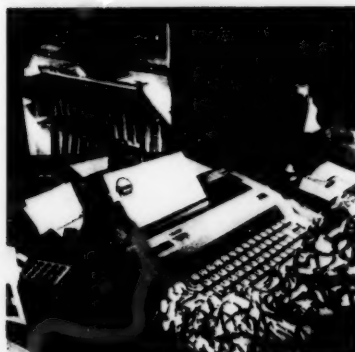
Alcare interviewed Marlene and hired her as an administrative secretary. Alcare is a home in Halifax dedicated to the care of alcoholics who have made a commitment to sobriety.

When Marlene began working, Vocational Rehabilitation Services used ergonomics to improve her job site - in this case that meant a good chair to support her back and spine.

Working in the administration of a home for recovering alcoholics is a 100% change from a job at a grocery store but Marlene loves it.

"It's a challenge and through my job I am doing something worthwhile."

Marlene wanted to go back to work and Vocational Rehabilitation Services used rehabilitation and employment counselling to help her reach her goal.



CLAIMS

Massive changes to the administrative structure and technical support services of the Claims Department began in 1988 to support the demand for improved claim processing services for the clients of the Workers' Compensation Board of Nova Scotia.

Improvements to old procedures, cost enhancement, training and the redeployment of resources, combined with the implementation of development with the management information system department, have resulted in a significant improvement in the level of service being provided to clients of the department.

More specific improvements were made to the operations of the permanent disability assessment service which included seminars for the assessors, a reduction in the number of assessors, and the service expectations of staff. Supervisors and individual staff members were given increased responsibilities for day to day operations in a drive to increase the hands on management of the claim process by those directly responsible for administering it, and monthly statistical reports were introduced to facilitate monitoring of work flow and performance to ensure a consistent and efficient delivery of service to clients.

Of particular note was the development late in 1988 of the two claim support and processing. Each of these units had an adjudicator, an administrator, a medical aid officer, a claims clerk and a secretary.

While the units were new, they were new to the Nova Scotia Board and the processing of claims have already been noted. Since all the units have been implemented, the results have been made in one area, the number of claims result in a successful claim has been made in claim processing.

The success of the new approach has been enhanced by the new staff and implementation of the new approach. The new staff, who are new to the work, are responsible for the success of the new approach.

The new approach has been successful in delivering the new approach to the clients of the Workers' Compensation Board of Nova Scotia. The new approach has been successful in delivering the new approach to the clients of the Workers' Compensation Board of Nova Scotia.

MEDICAL

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*"It was the first
time they had tried
something like this.
They should try this
more often."*

ENTERPRISE WORKS

Derek Crosby

When Derek Crosby learned he couldn't be a truck driver any more, he came to Vocational Rehabilitation Services with a plan to start his own flower shop.

Derek's truck-full of asphalt had overturned cutting and bruising his head and severely burning his arms, legs and back. Even after months of therapy, sitting still affected his circulation, and he couldn't drive long distances.

Derek wanted to go back to work so he took the initiative to look at his employment experience and decided to go into business for himself. He had some financial backing and the necessary business experience but needed more money if it was going to work.

Derek came to Vocational Rehabilitation Services with his plan to open a flower shop and they listened. Vocational counsellors looked at his ideas and evaluated his business plans. They tested his vocational aptitude and assessed his business skills.

Derek and his vocational rehabilitation counsellor worked together to devise a method where he took his compensation payments in one lump sum and computed his pension to finance the start up of his business. This was the first time the WCB had helped a client finance the start up of a business. As Derek said, "If I succeed or fail it is my responsibility and that's good".

Today Derek owns and manages The Family Flower and Gift Shop in Guysborough. Last year he expanded and hired an assistant. Derek does the books, orders the supplies and works in the shop. Many people thought Derek would never work again but he proved them wrong. As he likes to say "It's more important what's inside a man's head ..."





*"It's the sense of
accomplishment
that's important."*

TRAINING WORKS

Greg Cook

When Greg Cook lost his arm in a fishing boat accident, he came to the Vocational Rehabilitation Department because he wanted to train for a new career.

Greg realized he needed to go back to school and Vocational Rehabilitation counselled him on choosing a program that was marketable. Greg decided to enrol in a store managers program in a local vocational school and Vocational Rehabilitation services helped by paying his tuition and book expenses while he studied.

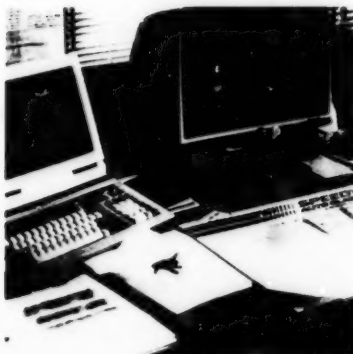
After graduation, Greg joined the EIP Program to match his new skills with available jobs. An employment counsellor taught him job search techniques and arranged interviews with prospective employers.

When Greg was hired by Shore Toyota in Bridgewater, Vocational Rehabilitation Services financed his training period and made follow-up visits to see if he and his employer were adjusting well.

Greg had been badly injured in a fishing accident and lost an arm. Many people would find it difficult to go back to school and change their jobs but Greg wanted to work, not just for the money but for the self esteem. As Greg says, "It's the sense of accomplishment that's important".

Today Greg works full time at South Shore Toyota's parts department finding, shipping and ordering parts by computer and phone.

Greg wanted to be retrained so he could be a productive part of the work force and Vocational Rehabilitation Services was able to help.



HUMAN RESOURCES AND ADMINISTRATION

The Board has been successful in its efforts to improve employee satisfaction through its appraisal system by recognizing the potential of its staff. This system has lowered employee turnover, provided a fair degree of job security and resulted in better service to our stakeholders.

Administration continues to provide support services to all departments and teams, atmosphere to ensure that all purchases are obtained as quickly as possible. Areas of the business where improved services were required, which they were not, the equipment was addressed to help the employees and work activity.

Increased security measures were established and a new management system was introduced to improve the standard of the organization. The system was designed to improve the work environment and to provide a fair degree of job security and resulted in better service to our stakeholders.

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*"I never once
thought of myself
as 'disabled'. I
thought of myself
as Gary Hiltz.
Not going back to
work was not even
an option."*

CO-OPERATIVE EFFORT WORKS

Gary Hiltz

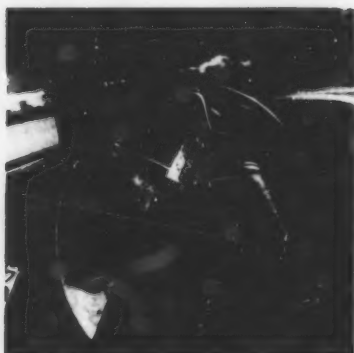
Not working wasn't an option for Gary Hiltz. He didn't think the loss of his arms meant he couldn't work. He wanted a job and his enthusiasm, combined with vocational rehabilitation training programs, helped him get one.

Gary was a line man for an electric company when he touched a 7200 volt hot tap while replacing old power lines. His arms were severely burned. He had his arms amputated and was fitted with protheses, two hooks which enable him to lift and hold objects.

When Gary was ready to return to work, he and the Vocational Rehabilitation Department began to search for a suitable job. An employment counsellor discussed different career possibilities with Gary and job search techniques. Gary enrolled in the EIP program but continued looking for work on his own.

When he got a job at Buss's Light Trucking in Dartmouth, Vocational Rehabilitation Services supplied the steering equipment he needed to drive and assisted his employer by subsidizing his training period. His employment counsellor kept in touch with Gary and his employer to see how things were working out.

Gary wanted to work. His positive outlook, combined with our programs, helped achieve his goal - to return to work.



COMP FACTS

New claims filed	27 963
Total claims processed	41 740
Compensation expense	52 674 347
Medical aid expense	11 756 598
Pensions paid	18 018 375

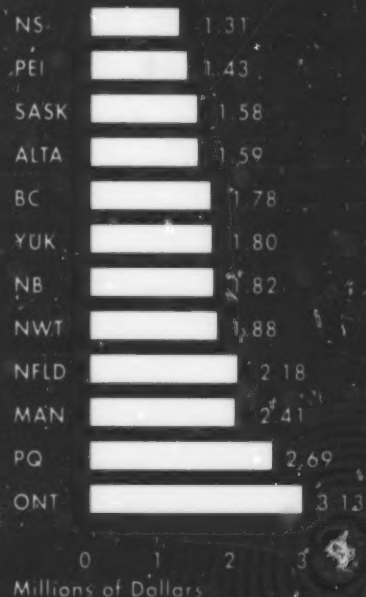
55 Successfully implemented EIP cases

585 Referrals

85 Clients in academic training

134 Clients returned to work

AVERAGE ASSESSMENT RATE



COMMENTARY ON FINANCIAL STATEMENTS

The commentary is designed to assist the reader in understanding the content and significance of the financial statements and accompanying notes.

Statement 1

BALANCE SHEET

The balance sheet gives an accounting of the Board's financial position at December 31, 1988. Assets refer to those resources or properties owned by the Board, or owed to the Board by others. They include cash and investments, building and equipment, plus various accounts receivable.

Liabilities include amounts owed to others due to day-to-day operations (accounts payable) and an actuarial estimate of the amounts to be paid in future years for existing claimants.

The reserves refer to several funds which have been established to defray specific costs. Unappropriated surplus refers to the excess of assessments over claims costs available for future years.

Statement 2

OPERATIONS AND UNAPPROPRIATED SURPLUS

The income statement summarizes the Board's operating activity for the year. Income consists of assessment income from employers and interest earned on both short and long term investments.

Expenses represent costs incurred for compensation and medical aid claims plus administrative costs for the year.

Appropriations show the amounts set aside to fund the costs of pension payments and to help to relieve any excessive claim costs due to disaster situations.

The excess or deficiency of income over expenses and appropriations is added to or deducted from the unappropriated surplus.

Appropriations to the pension and other reserves indicate those

amounts set aside in individual funds for specific purposes.
(See note vi)

Statement 3

RESERVE FUNDS

The statement of reserve funds shows the continuity of operations of the various reserves established for specific purposes. Additions include those amounts transferred which are necessary to provide funds for future operations plus an allocation of interest revenue.

Deductions include any payments made out of the fund and miscellaneous transfers and adjustments. The closing balance represents the funds available to provide for future payments from these reserves.

Statement 4

CHANGES IN FINANCIAL POSITION

This statement sets out all the sources of funds and the uses to which those funds were put during the year. The statement shows the net change in cash and cash equivalents (short-term investments) for 1988 due to operating and investing activities.

Schedule 1

ADMINISTRATION EXPENSES

This schedule gives the details of major types of administrative expense on a comparative basis. Also shown are the totals of administration expenses charged to the Occupational Health and Safety Division and to the Appeal Board.

Schedule 2

SELF-INSURER ACCOUNTS RECEIVABLE

Self-insurers claims are paid by the Board on behalf of the employer on a cost recovery basis. This statement gives an accounting of the year's activity for these self-insurers and the closing balance in their accounts.

AUDITOR'S REPORT

To the Members of the Board

We have examined the balance sheet of the Workers' Compensation Board of Nova Scotia as at December 31, 1988, and the statements of operations and unappropriated surplus, reserve funds and changes in financial position for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly include such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of the Board as at December 31, 1988, and the results of its operations and the changes in its financial position for the year then ended, in accordance with the accounting principles set out in the notes to the financial statements, applied on a basis consistent with that of the preceding year.

Touche Ross & Co.

Chartered Accountants
Halifax, Nova Scotia
June 1, 1989

Statement 1
BALANCE SHEET

as at December 31, 1988

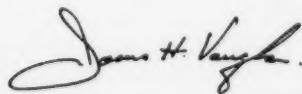
(The accompanying notes are an integral part of these financial statements)

	1988	1987
ASSETS		
Cash and short-term investments	66,235,125	42,495,056
Assessments receivable	4,371,772	2,584,382
Accounts receivable	242,276	183,346
Interest receivable	3,024,112	3,897,270
Long-term investments	118,927,550	113,701,237
Market value:		
1988	119,400,000	
1987	115,900,000	
Fixed assets	1,799,712	1,441,787
	174,600,547	163,903,080
LIABILITIES AND RESERVES		
Accounts payable	977,628	950,920
Outstanding claims	37,661,311	33,918,753
Reserves	132,923,387	126,361,584
Unappropriated surplus	3,038,221	2,671,823
	174,600,547	163,903,080

Approved on behalf of the Board of Commissioners



Chairman



Commissioner

Statement 2**OPERATIONS AND UNAPPROPRIATED SURPLUS**

for the year ended December 31, 1988

(The accompanying notes are an integral part of these financial statements)

	1988	1987
Income		
Assessments		
General industry	55,148,393	49,657,773
Self-insurers	23,724,454	21,115,238
Net investment income	18,102,394	15,486,468
Miscellaneous revenue	6,920	15,016
	96,982,161	86,274,495
Expenditures		
Compensation	52,674,347	23,877,333
Medical aid	11,756,598	13,865,130
Administration	7,558,713	6,380,040
	71,989,658	44,122,503
Income before appropriations	24,992,503	42,151,992
Appropriations to reserves		
Pensions	15,860,533	15,019,525
Staff pensions	16,078	20,402
Consumer Price Indexing	8,749,494	26,578,415
	24,626,105	41,618,342
Excess of income over expenses and appropriations	366,398	533,650
Unappropriated surplus at beginning of year	2,671,823	2,138,173
Unappropriated surplus at end of year	3,038,221	2,671,823

Statement 3**RESERVE FUNDS**

for the year ended December 31, 1988

(The accompanying notes are an integral part of these financial statements.)

	Consumer Price Indexing	Disaster	State Pensions	Fansions	Total
Balance at beginning of year	38,943,254	7,681,063	252,455	79,434,612	126,361,584
Additions					
Transferred in	5,157,123			11,433,902	16,591,025
Interest	2,435,446		16,080	5,583,555	8,035,081
	7,592,569		16,080	17,017,457	24,626,106
Deduction					
Payments	8,402,324		45,928	9,616,051	18,064,303
Balance at end of year	38,183,499	7,681,063	222,807	86,836,018	132,923,387

Statement 4**CHANGES IN FINANCIAL POSITION**

for the year ended December 31, 1988

(The accompanying notes are an integral part of these financial statements.)

	1988	1987
Cash from operating activities		
Excess of income over expenses and appropriations	366,398	533,650
Add: items not requiring cash - Depreciation	300,091	203,557
	666,489	737,207
Decrease in non-cash operating assets	9,357,907	13,173,828
	10,024,396	13,911,035
Cash from (for) investing activities		
(Increase) Decrease in long-term investments	(5,226,313)	18,171,204
Purchase of equipment	(658,016)	(283,480)
	(5,884,329)	17,887,724
Increase in cash and short-term investments during the year	4,140,067	31,798,759
Cash and short-term investments at beginning of year	42,095,058	10,296,299
Cash and short-term investments at end of year	46,235,125	42,095,058

NOTE TO THE FINANCIAL STATEMENTS

1. SIGNIFICANT ACCOUNTING POLICIES

a. Investments

Long-term investments are recorded at cost at the time of acquisition.

b. Fixed assets

Fixed assets are stated at cost, less accumulated depreciation. Depreciation is charged at a declining-balance rate of 30% for all assets except the building. The building is being depreciated on a straight-line basis over 40 years.

c. Self-insurers

Self-insurers are charged for claims paid on their behalf on a cash recovery basis.

d. Assessments receivable

Assessments receivable and assessment income include an adjustment estimated to be required when all employers' payroll audits have been completed and final assessments have been made.

e. Appropriations

All assessment income and interest income is initially disclosed in the income statement. This income is then allocated to the various reserve funds based on fund balances and activity and/or statutory requirements (Statement 3).

2. ASSESSMENTS RECEIVABLE

	1988	1987
Assessments receivable (Net)	1,442,284	646,233
Add: Estimated adjustments	532,119	477,534
Receivable from self-insurers (Schedule 2)	2,591,483	1,577,477
	4,565,886	2,701,244
Deduct: Allowance for doubtful accounts	194,114	116,862
	4,371,772	2,584,382

3. FIXED ASSETS

	Cost	Depreciation	Accumulated Depreciation	Net Book Value
Land	154,764			154,764
Building	1,396,270	23,464	481,172	915,098
Office furniture and equipment	676,954	86,691	475,947	201,007
Office and accounting equipment	530,077	95,781	306,555	223,522
Data processing and computer equipment	1,042,116	94,155	736,795	305,321
	3,800,181	300,091	2,000,469	1,799,712

4. OUTSTANDING CLAIMS - COMPENSATION AND MEDICAL AID

The outstanding claims represent estimates of the costs to meet future compensation and medical aid claims outstanding as at December 31, 1988. These include unfinalized claims in process, unreported accidents, and additional costs which may arise in future years with respect to prior years' claims.

5. RESERVES

Reserves have been established and funded by appropriations from general operating funds for the following purposes:

a. Pensions

For pension awards to surviving spouses and children and to permanently disabled workers, whether totally or partially disabled, reserves are set aside at the then present value of all payments to be made to the pensioner through his or her lifetime as computed from actuarial tables. These reserves are not available for any other purpose.

b. Consumer price indexing

A statutory amendment to the act in 1973 provided for increases in pension payments based on changes in the Consumer Price Index and indexing these payments became effective January 1, 1975. Following an actuarial review of reserve requirement in 1980, an amount was released from the pension reserve to provide for future increases in pension payments due to increases in the Consumer Price Index. Since that time, all such increases have been paid from the Consumer Price Indexing Reserves.

During 1988, an actuarial valuation was performed to determine the adequacy of both the pension reserve and the Consumer Price Indexing Reserve. As a result of that valuation, it was determined that the pension reserve as at December 31, 1988 of \$86,836,018 continued to be adequate to provide basic pension benefits to current pensioners before taking into account the effect of Consumer Price Indexing requirements.

The Consumer Price Indexing Reserve as at December 31, 1988 was determined to be inadequate to provide for the escalation of pension payments as a result of indexing by an amount of approximately \$72,700,000 representing a \$22,900,000 or 24% improvement in the Board's unfunded liability position since December 31, 1986 at which time it was approximately \$95,600,000 (previously reported as approximately \$45,000,000). The unfunded liability is not recorded in the financial statements of the Board.

c. Disaster

This reserve is established to relieve industries for excessive claim costs due to fatal incidents or other extraordinary circumstances.

d. Staff pensions

This reserve account provides for the portion of those employees' pensions which are not paid from the provincial Superannuation Fund.

6. SUBSEQUENT EVENT

In March, 1989, the Nova Scotia Minister of Labour announced a planned one-time payment by the Workers' Compensation Board of \$2,751,853 to workers currently in receipt of Workers' Compensation pension originating prior to 1975.

Schedule 1
ADMINISTRATIVE EXPENSES
for the year ended December 31, 1988

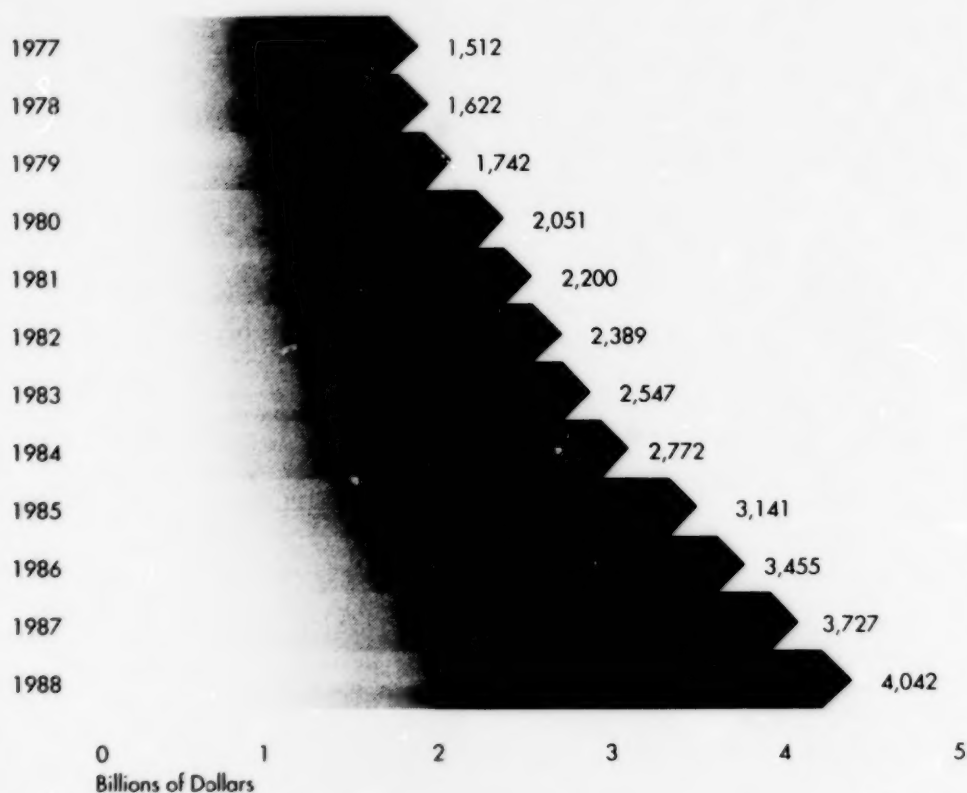
	1988	1987
Salaries	3,553,651	3,164,901
Employee benefits	490,509	420,783
Travel	200,291	202,030
Professional fees	127,101	178,278
Staff severance	34,534	36,966
Building operations and maintenance	124,246	109,620
Client's general expense	12,094	23,053
Insurance	5,041	4,855
Maintenance of office equipment	51,177	90,547
Postage	219,538	186,338
Printing, stationery and supplies	293,423	243,065
Rental of data-processing equipment	101,602	32,231
Rehabilitation	186,138	
Rental of premises	38,271	36,386
Taxes - municipal	118,549	115,258
Telephone and telegraph	110,385	105,154
Advertising and safety promotion	72,448	65,716
Services contracted	66,793	16,187
Reserve for doubtful accounts	172,984	39,974
Depreciation - Furniture and equipment	276,627	169,916
- Building	23,464	33,641
Miscellaneous	129,415	71,303
	6,408,281	5,346,202
Occupational Health and Safety	825,000	750,000
Workers' Compensation Appeal Board	325,432	283,838
	7,558,713	6,380,040

Schedule 2
SELF-INSURER
ACCOUNTS RECEIVABLE
for the year ended December 31, 1988

	<i>Government of Canada</i>	<i>Canadian National Railways</i>	<i>Province of Nova Scotia</i>	<i>Cape Breton Development Corporation</i>	<i>Totals</i>
Balance at beginning of year	7,003	175,543	221,638	1,173,293	1,577,477
Cash received	(2,597,336)	(1,485,195)	(1,830,172)	(15,824,736)	(21,737,440)
Claim costs and charges	2,933,105	1,492,293	1,962,544	16,363,503	22,751,446
Balance at end of year (note 2)	342,772	182,641	354,010	1,712,060	2,591,483

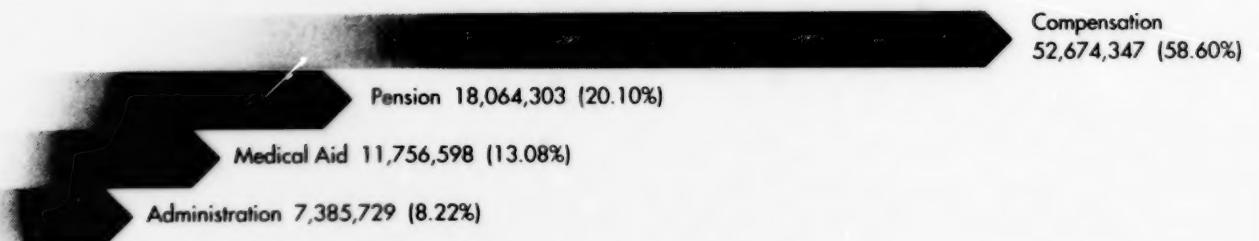
PAYROLLS ON WHICH ASSESSMENT PREMIUMS WERE PAID

Total Claims Processed



DISTRIBUTION OF EXPENDITURES in 1988

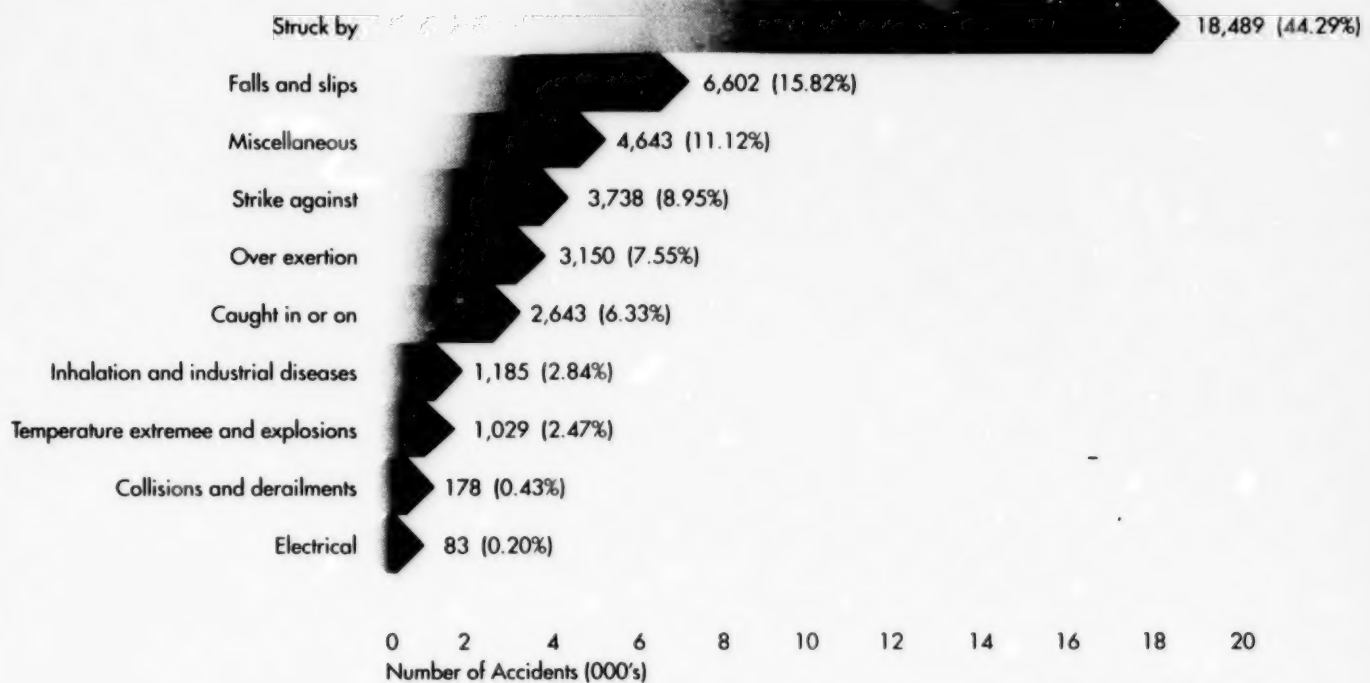
Total Cost (\$89,880,977)



ACCIDENTS BY REGION OF INJURY in 1988
Total Claims Processed

<i>Region</i>	<i>Number of Claims</i>	<i>% of Total Claim</i>
Hand and finger	9,256	22.18%
Back	8,099	19.40%
Other lower body	4,862	11.65%
Eyes	4,432	10.62%
Other upper body	3,454	8.28%
Multiple injuries	3,220	7.71%
Other trunk	2,518	6.03%
Head and neck	2,431	5.82%
Feet and toes	2,227	5.34%
Chest	952	2.28%
Miscellaneous	289	0.69%
	41,740	100.00%

CAUSES OF INJURIES in 1988
Total Claims Processed (41,740)

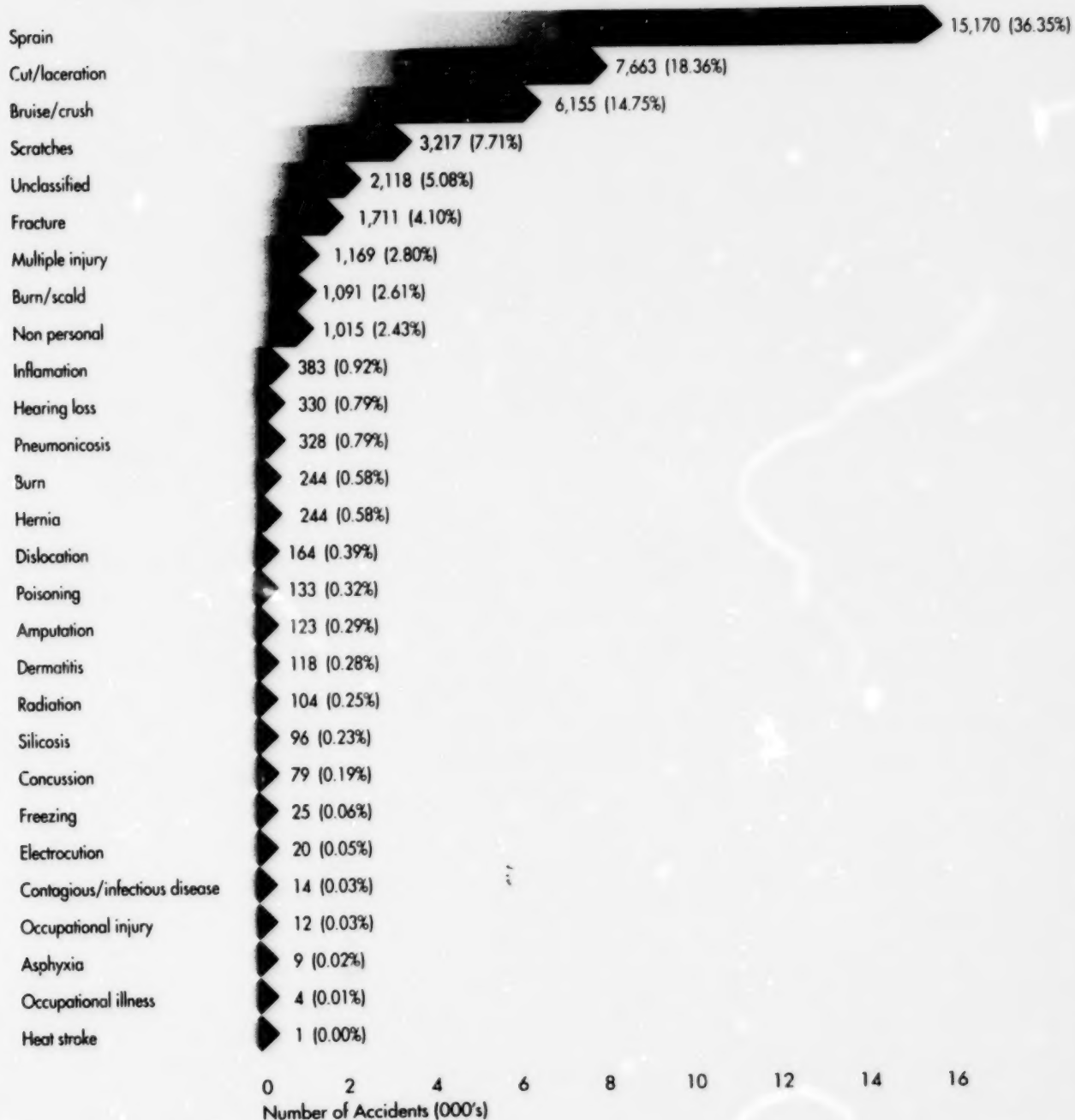


ACCIDENTS BY CLASS OF INJURY in 1988
New Claims Filed

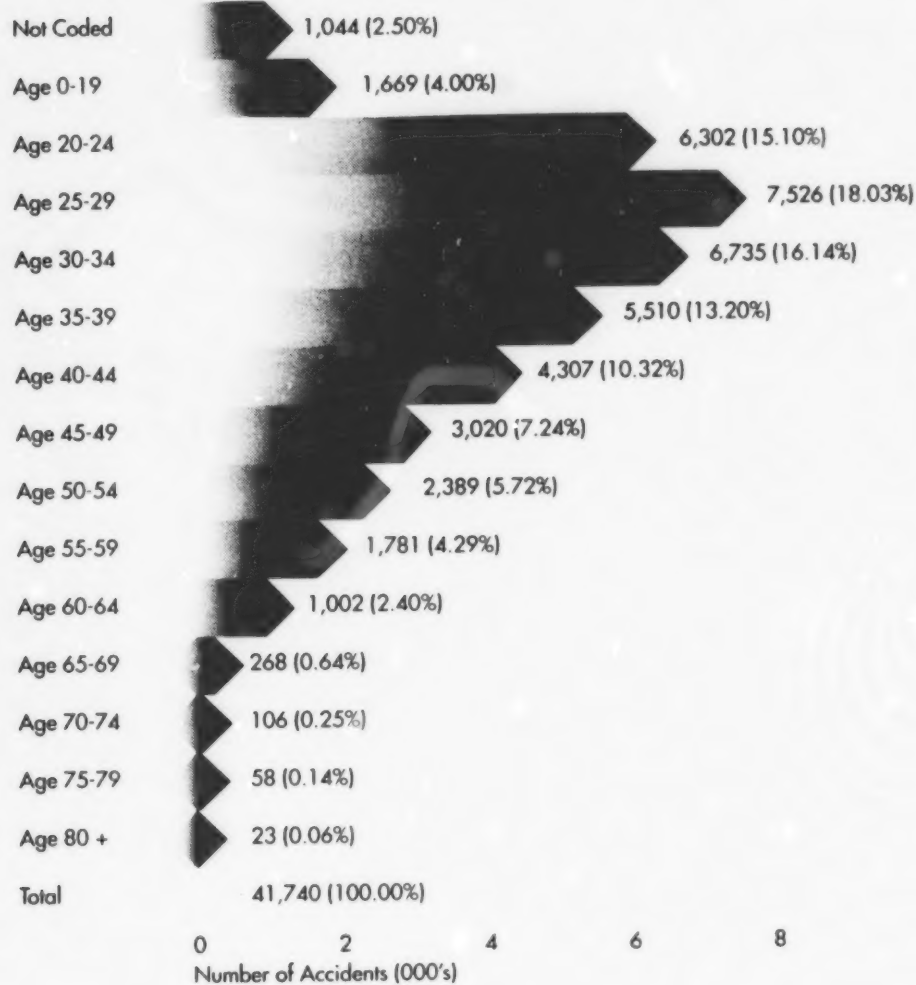
Class	Fatal	Permanent Disability	Temporary Disability	Medical Aid Only	Non Compensable	Total
1	1	1	131	179	24	336
2	8	0	342	136	27	513
3	0	4	916	919	106	1,945
4	1	5	1,495	2,216	243	3,960
5	2	19	704	994	83	1,802
6	1	3	1,745	1,902	187	3,838
7	3	3	1,583	1,707	248	3,544
8	2	5	1,561	2,338	206	4,112
9	6	5	1,488	1,810	215	3,524
	24	45	9,965	12,201	1,339	23,574
Self Insurers	2	37	1,422	1,762	1,166	4,389
	26	82	11,387	13,963	2,505	27,963

NATURE OF INJURIES in 1988

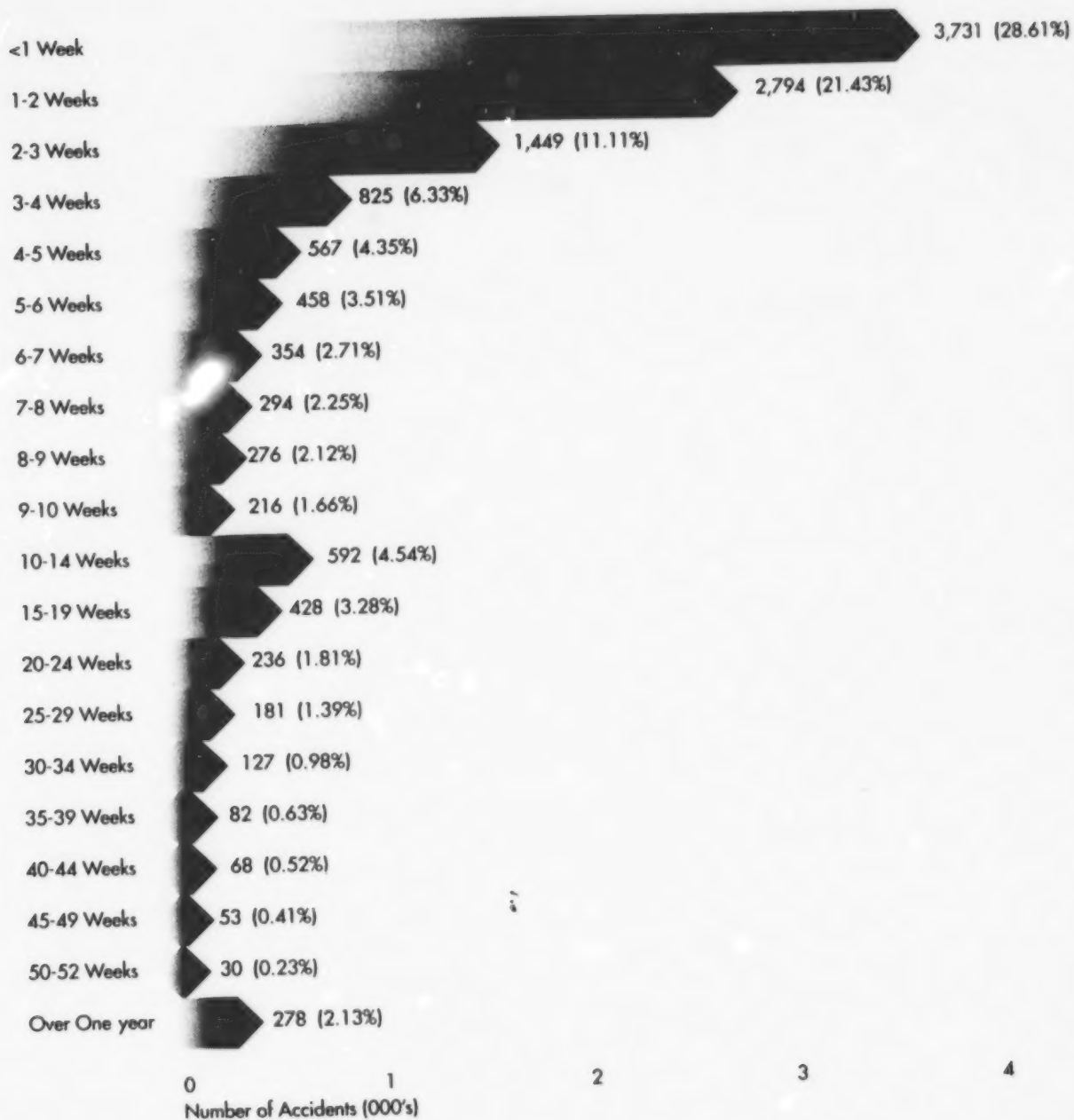
Total Claims Processed



ACCIDENTS BY AGE OF EMPLOYEE IN 1988 Total Claims Processed

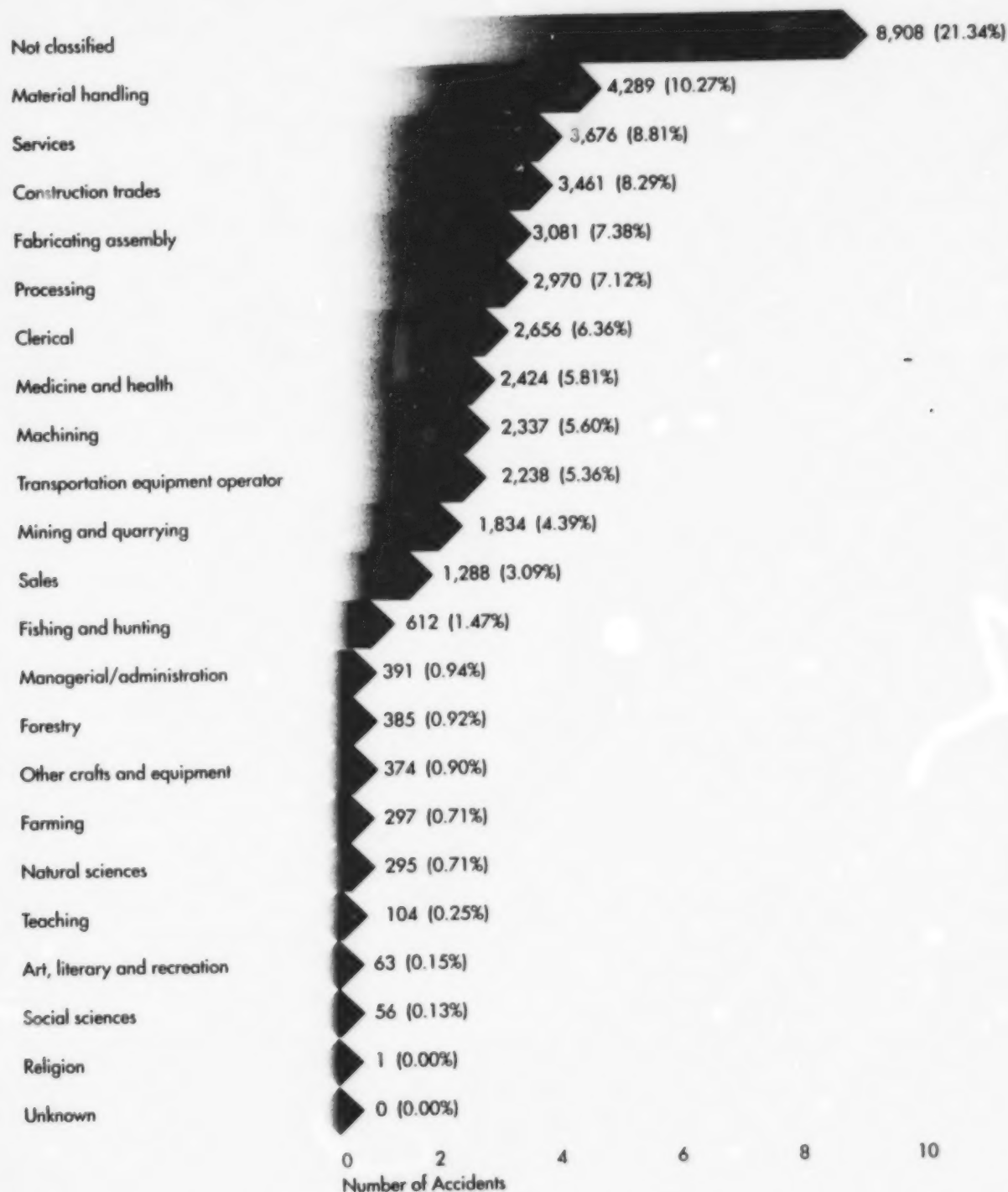


DURATION OF CLAIMS in 1988
Total Claims Processed



CLAIMS BY OCCUPATION in 1988

Total Claims Processed



ACCIDENT OCCURANCE BY COUNTY in 1988 Total Claims Processed

